

Cycle Date: September-2013
Run Date: 12/03/2013
Interval: Annual

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(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)

(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 118
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information										
Return to cover		For Charter : N/A									
12/03/2013		Count of CU : 118									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A										
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg		
ASSETS:	Amount	Amount		Amount		Amount		Amount			
Cash & Equivalents	740,097,689	696,453,942	-5.9	759,720,918	9.1	912,095,941	20.1	798,348,661	-12.5		
TOTAL INVESTMENTS	2,261,547,815	2,579,439,079	14.1	2,953,609,538	14.5	3,035,406,833	2.8	3,049,936,122	0.5		
Loans Held for Sale	13,802,003	17,111,730	24.0	15,903,467	-7.1	79,889,334	402.3	21,504,174	-73.1		
Real Estate Loans	2,809,749,337	2,889,151,822	2.8	2,873,794,373	-0.5	2,877,614,068	0.1	3,050,800,119	6.0		
Unsecured Loans	564,527,593	579,186,014	2.6	617,977,964	6.7	651,200,953	5.4	674,426,500	3.6		
Other Loans	2,702,986,112	2,575,615,405	-4.7	2,640,814,336	2.5	2,808,155,776	6.3	3,011,519,095	7.2		
TOTAL LOANS	6,077,263,042	6,043,953,241	-0.5	6,132,586,673	1.5	6,336,970,797	3.3	6,736,745,714	6.3		
(Allowance for Loan & Lease Losses)	(67,328,068)	(69,931,387)	3.9	(67,528,089)	-3.4	(79,203,059)	17.3	(79,137,652)	-0.1		
Land And Building	224,794,382	228,541,194	1.7	235,364,603	3.0	245,172,923	4.2	255,848,017	4.4		
Other Fixed Assets	39,797,072	35,261,445	-11.4	34,690,855	-1.6	34,587,634	-0.3	39,291,108	13.6		
NCUSIF Deposit	74,545,733	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2	90,194,721	1.0		
All Other Assets	147,706,782	146,676,104	-0.7	169,039,177	15.2	203,824,358	20.6	210,197,150	3.1		
TOTAL ASSETS	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,122,928,015	2.4		
LIABILITIES & CAPITAL:											
Dividends Payable	14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4	7,076,904	-48.8		
Notes & Interest Payable	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	174,227,541	-30.2		
Accounts Payable & Other Liabilities	71,852,766	78,654,425	9.5	112,575,480	43.1	124,929,620	11.0	123,073,353	-1.5		
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³	0	0	N/A	0	N/A	0	N/A	0	N/A		
TOTAL LIABILITIES	610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7	304,377,798	-21.6		
Share Drafts	1,164,011,517	1,226,435,529	5.4	1,370,189,155	11.7	1,470,819,402	7.3	1,532,782,265	4.2		
Regular shares	2,008,641,521	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2	2,907,906,070	9.1		
All Other Shares & Deposits	4,771,031,554	4,972,649,959	4.2	5,061,635,574	1.8	5,220,689,075	3.1	5,257,702,524	0.7		
TOTAL SHARES & DEPOSITS	7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0	9,698,390,859	3.7		
Regular Reserve	241,975,751	244,488,168	1.0	228,081,021	-6.7	210,138,422	-7.9	213,469,201	1.6		
Other Reserves	267,064,323	274,433,427	2.8	206,927,452	-24.6	220,530,951	6.6	188,371,174	-14.6		
Undivided Earnings	448,782,868	475,211,726	5.9	624,363,683	31.4	683,026,217	9.4	718,318,983	5.2		
TOTAL EQUITY	957,822,942	994,133,321	3.8	1,059,372,156	6.6	1,113,695,590	5.1	1,120,159,358	0.6		
TOTAL LIABILITIES, SHARES, & EQUITY	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,122,928,015	2.4		
INCOME & EXPENSE											
Loan Income*	391,307,810	376,309,592	-3.8	355,820,443	-5.4	343,485,749	-3.5	248,799,578	-3.4		
Investment Income*	59,379,058	58,229,825	-1.9	54,773,244	-5.9	49,187,521	-10.2	32,438,021	-12.1		
Other Income*	167,126,892	182,756,981	9.4	194,857,197	6.6	230,992,900	18.5	175,675,951	1.4		
Total Employee Compensation & Benefits*	168,796,591	177,899,669	5.4	186,474,156	4.8	206,369,608	10.7	162,677,788	5.1		
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{1/2}	41,593,631	20,830,835	-49.9	20,730,768	-0.5	8,525,329	-58.9	7,205,293	12.7		
Total Other Operating Expenses*	178,110,073	185,636,132	4.2	191,416,352	3.1	208,647,470	9.0	165,901,365	6.0		
Non-operating Income & (Expense)*	-11,440,130	-1,993,406	82.6	-905,398	54.6	541,601	159.8	3,765,777	827.1		
NCUSIF Stabilization Income*	41,778,993	0	-100.0	0	N/A	0	N/A	0	N/A		
Provision for Loan/Lease Losses*	79,654,042	65,614,915	-17.6	50,696,965	-22.7	58,562,757	15.5	35,225,342	-19.8		
Cost of Funds*	155,755,048	124,496,922	-20.1	99,014,369	-20.5	82,588,406	-16.6	46,155,406	-25.5		
NET INCOME (LOSS) EXCLUDING STABILIZATION											
EXPENSE & NCUSIF PREMIUM ^{1/1}	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,039,530	-11.6	50,719,426	-0.6		
Net Income (Loss)*	24,243,238	40,824,519	68.4	56,212,876	37.7	59,514,201	5.9	43,514,133	-2.5		
TOTAL CU's	130	126	-3.1	124	-1.6	118	-4.8	118	0.0		
* Income/Expense items are year-to-date while the related %change ratios are annualized.											
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.											
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.											
³ December 2011 and forward includes "Subordinated Debt Included in Net Worth."											
1. Summary Financial											

[illegible]

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
12/03/2013	Count of CU : 118				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Sep-2013
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 2 Mo (>= 60 Days) / Total Credit Card Loans	2.06	1.53	1.19	0.94	0.84
Leases Receivable Delinquent >= 2 Mo (>= 60 Days) / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 2 Mo(>= 60 Days) / Total Non-Federally Guaranteed Student Loans	N/A	N/A	6.75	4.21	4.46
New Vehicle Loans >= 2 Mo (>= 60 Days) / Total New Vehicle Loans	N/A	N/A	N/A	N/A	0.60
Used Vehicle Loans >= 2 Mo (>= 60 Days) / Total Used Vehicle Loans	N/A	N/A	N/A	N/A	0.74
Total Vehicle Loans >= 2 Mo (>= 60 Days) / Total Vehicle Loans	N/A	N/A	N/A	N/A	0.70
TDR Consumer Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	6.70	12.52
Indirect Loans Delinquent >= 2 Mo (>= 60 Days) / Total Indirect Loans	1.41	1.24	1.13	1.43	1.13
Participation Loans Delinquent >= 2 Mo (>= 60 Days) / Total Participation Loans	0.54	0.48	1.49	0.84	1.09
Business Loans Delinquent >= 1 Mo (>= 30 Days) / Total Business Loans Less Unfund Comm	3.67	3.30	5.01	6.06	4.94
Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total Business Loans Less Unfund Comm	1.92	2.18	3.84	3.61	3.96
TDR Business Lns Not Secured by RE Delinquent >= 2 Mo (>= 60 Days) / TDR Business Lns Not Secured by RE	N/A	N/A	N/A	35.53	15.83
Loans Held For Sale Delinquent >= 2 Mo (>= 60 Days) / Loans Held for Sale	N/A	N/A	N/A	N/A	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	79.05	88.09	87.00	108.79	115.14
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 2 Mo(>= 60 Days) / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.60	1.87	1.87	1.18	0.94
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 2 Mo (>= 60 Days) / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.14	1.28	0.89	0.94	1.53
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Fixed/Hybrid/Balloon Loans	1.04	1.36	1.53	0.99	0.74
Other Real Estate Adjustable Rate Loans Delinquent >= 2 Mo (>= 60 Days) / Total Other RE Adjustable	0.64	0.59	0.54	0.50	0.40
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 2 Mo (>= 60 Days) / Total Int Only and Pmt Opt First & Other RE Loans	1.60	3.74	3.67	0.93	1.24
Total TDR 1st and Other RE Delinquent >= 2 Mo(>= 60 Days) / Total TDR 1st and Other Loans	N/A	N/A	N/A	8.08	6.99
TDR RE Lns also Reported as Business Loans Delinquent >= 2 Mo (>= 60 Days) / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	N/A	56.65	0.00
Total Real Estate Loans DQ >= 1 Mo (>= 30 Days) / Total Real Estate Loans	3.16	3.22	3.19	2.55	1.96
Total Real Estate Loans DQ >= 2 Mo (>= 60 Days) / Total Real Estate Loans	1.25	1.44	1.36	0.98	0.94
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.55	27.82	24.24	17.43
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	3.15	2.41	2.21
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student	N/A	N/A	N/A	6.06	3.07
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	N/A	0.63
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.33	0.41	0.46	0.41	0.25
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.10	0.22	0.27	0.28	0.16
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.80	0.89	0.70	0.50
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	N/A	0.24	1.24	0.47	0.96
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.10	1.24	1.16	0.92	1.04
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.32	1.15	0.97	1.13	0.67
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.97	1.20	0.65	0.83	3.10
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.32	17.22	17.04	16.96	17.48
Participation Loans Outstanding / Total Loans	1.87	2.44	2.86	2.73	2.70
Participation Loans Purchased YTD / Total Loans Granted YTD	2.28	2.54	3.13	1.65	2.46
* Participation Loans Sold YTD / Total Assets	0.08	0.10	0.08	0.05	0.10
Total Business Loans (NMBL) Less Unfunded Commitments / Total Assets	1.87	2.55	2.84	2.88	2.71
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.00	0.96	0.01	0.02	0.04
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	N/A	48.62
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	18.16	17.50	16.32	15.90	16.91
Total Fixed Rate Real Estate / Total Loans	28.43	28.26	27.45	27.24	27.92
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	40.14	38.67	32.78	43.72	36.95
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.31	65.26	64.68	71.73	64.59
Interest Only & Payment Option First & Other RE / Total Assets	0.52	0.46	0.35	0.26	0.26
Interest Only & Payment Option First & Other RE / Net Worth	5.19	4.47	3.45	2.57	2.46
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.70	0.93	1.15	1.40	1.49
Unused Commitments / Cash & ST Investments	106.43	114.70	111.43	100.18	123.76
Complex Assets / Total Assets	16.25	19.24	21.43	20.42	19.70
Short Term Liabilities / Total Shares and Deposits plus Borrowings	48.73	46.30	43.80	42.73	41.22
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
3. Supplemental Ratio					

4. Assets

Return to cover			Liabilities, Shares & Equity						
12/03/2013			For Charter : N/A						
CU Name: N/A			Count of CU : 118						
Peer Group: N/A			Asset Range : N/A						
			Criteria :	Region:	Nation *	Peer Group:	All *	State = 'MO' *	Type Included: Federally Insured State Credit
			Count of CU in Peer Group :	N/A					
			Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg
			Sep-2013	% Chg					
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Other Borrowings			N/A	N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit			524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8
Borrowing Repurchase Transactions			0	0	N/A	0	N/A	0	N/A
Subordinated Debt			0	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ³			0	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable			14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4
Accounts Payable & Other Liabilities			71,852,766	78,654,425	9.5	112,575,480	43.1	124,929,620	11.0
TOTAL LIABILITIES			610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7
SHARES AND DEPOSITS									
Share Drafts			1,164,011,517	1,226,435,529	5.4	1,370,189,155	11.7	1,470,819,402	7.3
Regular Shares			2,008,641,521	2,171,932,429	8.1	2,395,286,330	10.3	2,664,584,488	11.2
Money Market Shares			1,646,236,947	1,869,137,975	13.5	2,037,552,033	9.0	2,255,027,127	10.7
Share Certificates			2,180,898,506	2,105,289,792	-3.5	2,003,106,060	-4.9	1,922,359,031	-4.0
IRA/KEOGH Accounts			925,107,264	978,897,117	5.8	1,001,584,272	2.3	1,016,082,056	1.4
All Other Shares ¹			16,665,089	17,738,892	6.4	17,469,446	-1.5	24,180,561	38.4
Non-Member Deposits			2,123,748	1,586,183	-25.3	1,923,763	21.3	3,040,300	58.0
TOTAL SHARES AND DEPOSITS			7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0
EQUITY:									
Undivided Earnings			448,782,868	475,211,726	5.9	624,363,683	31.4	683,026,217	9.4
Regular Reserves			241,975,751	244,488,168	1.0	228,081,021	-6.7	210,138,422	-7.9
Appropriation For Non-Conforming Investments (SCU Only)			0	0	N/A	0	N/A	0	N/A
Other Reserves			265,265,487	276,196,788	4.1	200,741,875	-27.3	217,309,394	8.3
Equity Acquired in Merger			262,045	129,385	-50.6	129,385	0.0	240,651	86.0
Miscellaneous Equity			1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities			7,045,300	5,689,836	-19.2	23,188,786	307.5	24,249,421	4.6
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities			0	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges			-1,180,329	0	100.0	0	N/A	0	N/A
Other Comprehensive Income			-5,516,660	-8,771,062	-59.0	-18,321,074	-108.9	-22,456,995	-22.6
Net Income			0	0	N/A	0	N/A	0	N/A
EQUITY TOTAL			957,822,942	994,133,321	3.8	1,059,372,156	6.6	1,113,695,590	5.1
TOTAL SHARES & EQUITY			8,901,507,534	9,365,151,238	5.2	9,886,483,215	5.6	10,469,788,555	5.9
TOTAL LIABILITIES, SHARES, & EQUITY			9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2</

		Income Statement								
Return to cover		For Charter : N/A								
12/03/2013		Count of CU : 118								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg	
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	392,209,287	377,141,426	-3.8	356,407,867	-5.5	343,943,249	-3.5	249,070,933	-3.4	
Less Interest Refund	(901,477)	(831,834)	-7.7	(587,424)	-29.4	(457,500)	-22.1	(271,355)	-20.9	
Income from Investments	57,355,758	56,654,908	-1.2	54,366,380	-4.0	48,109,492	-11.5	31,633,081	-12.3	
Income from Trading	2,023,300	1,574,917	-22.2	406,864	-74.2	1,078,029	165.0	804,940	-0.4	
TOTAL INTEREST INCOME	450,686,868	434,539,417	-3.6	410,593,687	-5.5	392,673,270	-4.4	281,237,599	-4.5	
INTEREST EXPENSE:										
Dividends	103,072,062	83,343,628	-19.1	63,420,650	-23.9	53,151,094	-16.2	30,191,140	-24.3	
Interest on Deposits	37,218,593	28,271,406	-24.0	23,874,506	-15.6	19,531,708	-18.2	11,786,908	-19.5	
Interest on Borrowed Money	15,464,393	12,881,888	-16.7	11,719,213	-9.0	9,905,604	-15.5	4,177,358	-43.8	
TOTAL INTEREST EXPENSE	155,755,048	124,496,922	-20.1	99,014,369	-20.5	82,588,406	-16.6	46,155,406	-25.5	
PROVISION FOR LOAN & LEASE LOSSES	79,654,042	65,614,915	-17.6	50,696,965	-22.7	58,562,757	15.5	35,225,342	-19.8	
NET INTEREST INCOME AFTER PLL	215,277,778	244,427,580	13.5	260,882,353	6.7	251,522,107	-3.6	199,856,851	5.9	
NON-INTEREST INCOME:										
Fee Income	104,210,787	108,767,095	4.4	112,712,712	3.6	120,018,813	6.5	88,527,139	-1.7	
Other Operating Income	62,916,105	73,989,886	17.6	82,144,485	11.0	110,974,087	35.1	87,148,812	4.7	
Gain (Loss) on Investments	-9,791,527	-445,745	95.4	916,613	305.6	2,403,868	162.3	2,924,830	62.2	
Gain (Loss) on Disposition of Assets	-1,839,003	-2,985,902	-62.4	-3,180,927	-6.5	-1,834,344	42.3	-1,202,444	12.6	
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other Non-Oper Income/(Expense)	190,400	1,438,241	655.4	1,358,916	-5.5	-27,923	-102.1	2,043,391	9,857.3	
NCUSIF Stabilization Income	41,778,993	0	-100.0	0	N/A	0	N/A	0	N/A	
TOTAL NON-INTEREST INCOME	197,465,755	180,763,575	-8.5	193,951,799	7.3	231,534,501	19.4	179,441,728	3.3	
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits	168,796,591	177,899,669	5.4	186,474,156	4.8	206,369,608	10.7	162,677,788	5.1	
Travel, Conference Expense	2,683,893	2,830,792	5.5	3,317,233	17.2	3,702,074	11.6	2,918,096	5.1	
Office Occupancy	26,355,318	27,631,675	4.8	28,589,598	3.5	29,025,588	1.5	22,292,153	2.4	
Office Operation Expense	70,595,374	72,855,586	3.2	73,949,700	1.5	78,164,306	5.7	64,158,542	9.4	
Educational and Promotion	15,629,509	15,552,850	-0.5	16,003,092	2.9	16,175,334	1.1	11,314,324	-6.7	
Loan Servicing Expense	22,511,996	24,870,721	10.5	27,103,828	9.0	32,085,471	18.4	25,939,820	7.8	
Professional, Outside Service	22,703,224	23,119,771	1.8	25,158,548	8.8	28,000,571	11.3	22,105,105	5.3	
Member Insurance ¹	1,671,178	N/A		N/A		N/A		N/A		
Member Insurance - NCUSIF Premium ²	N/A	11,314,693		4,481,783	-60.4	1,715,487	-61.7	1,404,467	9.2	
Member Insurance - Temporary Corporate CU Stabilization Fund ³	41,593,631	9,516,142	-77.1	16,248,985	70.8	6,809,842	-58.1	5,800,826	13.6	
Member Insurance - Other	N/A	1,264,699		941,509	-25.6	788,597	-16.2	493,627	-16.5	
Operating Fees	1,665,757	1,447,502	-13.1	1,543,232	6.6	1,696,220	9.9	1,167,959	-8.2	
Misc Operating Expense	14,293,824	16,062,536	12.4	14,809,612	-7.8	19,009,309	28.4	15,511,739	8.8	
TOTAL NON-INTEREST EXPENSE	388,500,295	384,366,636	-1.1	398,621,276	3.7	423,542,407	6.3	335,784,446	5.7	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{7/4}	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,039,530	-11.6	50,719,426	-0.6	
NET INCOME (LOSS)	24,243,238	40,824,519	68.4	56,212,876	37.7	59,514,201	5.9	43,514,133	-2.5	
RESERVE TRANSFERS:										
Transfer to Regular Reserve	42,078,794	35,818,822	-14.9	17,103,569	-52.2	484,718	-97.2	124,435	-65.8	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.										
³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).										
⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
6. IncEx										

¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover			For Charter :	N/A					
12/03/2013			Count of CU :	118					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	72,869,959	71,738,785	-1.6	63,758,388	-11.1	59,436,531	-6.8	47,222,081	5.9
* Total Loans Recovered	7,633,683	8,581,655	12.4	9,301,447	8.4	10,850,452	16.7	8,188,290	0.6
* NET CHARGE OFFS (\$\$)	65,236,276	63,157,130	-3.2	54,456,941	-13.8	48,586,079	-10.8	39,033,791	7.1
***Net Charge-Offs / Average Loans	1.08	1.04	-3.8	0.89	-14.2	0.78	-12.9	0.80	2.2
Total Del Loans & *Net Charge-Offs ¹	150,403,625	142,541,105	-5.2	132,074,659	-7.3	121,389,039	-8.1	107,767,554	-11.2
Combined Delinquency and Net Charge Off Ratio ¹	2.49	2.36	-5.2	2.16	-8.3	1.93	-10.7	1.82	-5.8
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	18,087,409	17,011,137	-6.0	13,399,024	-21.2	11,196,740	-16.4	8,022,556	-4.5
* Unsecured Credit Card Lns Recovered	1,189,971	1,465,624	23.2	1,697,072	15.8	2,003,830	18.1	1,555,836	3.5
* NET UNSECURED CREDIT CARD C/Os	16,897,438	15,545,513	-8.0	11,701,952	-24.7	9,192,910	-21.4	6,466,720	-6.2
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.70	4.23	-9.9	3.15	-25.5	2.41	-23.5	2.21	-8.3
* Non-Federally Guaranteed Student Loans Charged Off	N/A	N/A		1,346,774		1,640,910	21.8	723,610	-41.2
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		13,577		10,478	-22.8	8,868	12.8
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		1,333,197		1,630,432	22.3	714,742	-41.5
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		6.06		3.07	-49.4
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	3,140,839	-34.9
* Total 1st Mortgage RE Loans/LOCs Recovered	34,082	59,676	75.1	407,442	582.8	667,922	63.9	564,406	12.7
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	2,576,433	-40.4
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.10	0.22	125.4	0.27	19.9	0.28	5.5	0.16	-43.3
* Total Other RE Loans/LOCs Charged Off	7,658,514	7,712,075	0.7	8,140,692	5.6	6,547,761	-19.6	3,578,031	-27.1
* Total Other RE Loans/LOCs Recovered	272,359	427,267	56.9	397,418	-7.0	661,532	66.5	512,257	3.2
* NET OTHER RE LOANS/LOCs C/Os	7,386,155	7,284,808	-1.4	7,743,274	6.3	5,886,229	-24.0	3,065,774	-30.6
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80	0.80	0.8	0.89	11.1	0.70	-21.1	0.50	-29.1
* Total Real Estate Loans Charged Off	9,546,619	12,108,800	26.8	13,937,573	15.1	12,977,629	-6.9	6,718,870	-31.0
* Total Real Estate Lns Recovered	306,441	486,943	58.9	804,860	65.3	1,329,454	65.2	1,076,663	8.0
* NET Total Real Estate Loan C/Os	9,240,178	11,621,857	25.8	13,132,713	13.0	11,648,175	-11.3	5,642,207	-35.4
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.33	0.41	23.5	0.46	11.7	0.41	-11.1	0.25	-37.3
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		N/A		2,124,035		1,119,040	-29.8
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		N/A		1,122		12,830	1,424.7
* NET TDR Real Estate C/Os	N/A	N/A		N/A		2,122,913		1,106,210	-30.5
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		2.49	
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	3,738	4,110	10.0	3,372	-18.0	2,996	-11.2	2,201	-26.5
Number of Members Who Filed Chapter 13 YTD	1,987	2,502	25.9	2,128	-14.9	1,968	-7.5	1,442	-26.7
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1	3	200.0	2	-33.3	1	-50.0	0	-100.0
Total Number of Members Who Filed Bankruptcy YTD	5,726	6,615	15.5	5,502	-16.8	4,965	-9.8	3,643	-26.6
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	66,200,303	71,493,701	8.0	56,731,663	-20.6	49,902,180	-12.0	39,324,632	-21.2
* All Loans Charged Off due to Bankruptcy YTD	16,268,860	18,329,342	12.7	17,740,498	-3.2	14,408,030	-18.8	8,232,917	-23.8
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.55	14.4	27.82	8.9	24.24	-12.9	17.43	-28.1
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		25,459,686		15,466,605	-39.3	18,185,399	17.6
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		169		130	-23.1	152	16.9
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		52,647,952	1.4
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		6,283,795	-18.4
Total TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		58,931,747	-1.1
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		2,699,980	19.1
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		N/A		17,172,028		6,740,631	-60.7
TDR Business Loans (Not Secured by RE)	N/A	N/A		N/A		3,914,169		3,878,876	-0.9
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		N/A		80,697,720		69,551,254	-13.8
Total TDR Loans to Total Loans	N/A	N/A		N/A		1.27		1.03	-18.9
Total TDR Loans to Net Worth	N/A	N/A		N/A		7.27		6.03	-17.0
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		9,564,832		6,076,843	-36.5
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*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.						8. Loan Losses, Bankruptcy Information, & TDRs			

	Indirect and Participation Lending													
Return to cover			For Charter :	N/A										
12/03/2013			Count of CU :	118										
CU Name:	N/A		Asset Range :	N/A										
Peer Group:	N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit										
			Count of CU in Peer Group :	N/A										

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Return to cover 12/03/2013	Member Business Loan Information									
CU Name: N/A	For Charter: N/A		Count of CU: 118							
Peer Group: N/A	Asset Range: N/A		Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group: N/A									
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg	
BUSINESS LOANS										
Member Business Loans (NMBLB) ¹	164,321,957	221,342,530	34.7	260,425,872	17.7	278,314,174	6.9	273,458,112	-1.7	
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	20,108,453	37,251,220	85.3	43,193,519	16.0	42,670,600	-1.2	34,194,804	-19.9	
Total Business Loans (NMBLB) ¹	184,430,410	258,593,750	40.2	303,619,391	17.4	320,984,774	5.7	307,652,916	-4.2	
Unfunded Commitments ¹	6,567,329	9,675,211	47.3	10,460,748	8.1	8,505,264	-18.7	6,540,172	-23.1	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	177,863,081	248,918,539	39.9	293,158,643	17.8	312,479,510	6.6	301,112,744	-3.6	
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	1.87	2.55	36.4	2.84	11.4	2.88	1.3	2.71	-5.9	
NUMBER OF BUSINESS LOANS OUTSTANDING:										
Number of Outstanding Business Loans to Members	1,264	1,406	11.2	1,658	17.9	1,667	0.5	1,706	2.3	
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	107	159	48.6	190	19.5	187	-1.6	173	-7.5	
Total Number of Business Loans Outstanding	1,371	1,565	14.2	1,848	18.1	1,854	0.3	1,879	1.3	
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development	N/A	N/A		6,376,187		4,851,618	-23.9	4,949,103	2.0	
Farmland	N/A	N/A		1,556,176		1,515,323	-2.6	1,646,705	8.7	
Non-Farm Residential Property	N/A	N/A		88,212,382		101,757,601	15.4	99,193,917	-2.5	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		85,314,865		83,383,184	-2.3	81,762,513	-1.9	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		78,736,508		78,328,481	-0.5	76,353,822	-2.5	
Total Real Estate Secured Business Loans	N/A	N/A		260,196,118		269,836,207	3.7	263,906,060	-2.2	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)										
Loans to finance agricultural production and other loans to farmers	N/A	N/A		224,486		218,157	-2.8	217,493	-0.3	
Commercial and Industrial Loans	N/A	N/A		40,262,239		49,386,999	22.7	41,263,750	-16.4	
Unsecured Business Loans	N/A	N/A		1,033,610		981,695	-5.0	876,025	-10.8	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		1,902,938		561,716	-70.5	1,389,588	147.4	
Total Non-Real Estate Secured Business Loans	N/A	N/A		43,423,273		51,148,567	17.8	43,746,856	-14.5	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE										
Number - Construction and Development	N/A	N/A		15		14	-6.7	16	14.3	
Number - Farmland	N/A	N/A		5		6	20.0	8	33.3	
Number - Non-Farm Residential Property	N/A	N/A		784		835	6.5	819	-1.9	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		197		205	4.1	247	20.5	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		235		216	-8.1	222	2.8	
Total Number of Real Estate Secured Business Loans	N/A	N/A		1,236		1,276	3.2	1,312	2.8	
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		11		6	-45.5	8	33.3	
Number - Commercial and Industrial Loans	N/A	N/A		317		315	-0.6	292	-7.3	
Number - Unsecured Business Loans	N/A	N/A		20		21	5.0	26	23.8	
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		264		236	-10.6	241	2.1	
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		612		578	-5.6	567	-1.9	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:										
* MBL (NMBLB) Granted YTD ¹	78,272,830	91,953,792	17.5	80,855,259	-12.1	57,899,123	-28.4	64,518,148	48.6	
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	5,574,493	20,032,451	259.4	26,821,668	33.9	14,718,109	-45.1	7,674,414	-30.5	
DELINQUENCY - MEMBER BUSINESS LOANS ²										
1 to <2 Mo (30-59 days) Delinquent	3,100,458	2,792,393	-9.9	3,441,787	23.3	7,667,506	122.8	2,944,307	-61.6	
2 to <6 Mo (60-179 days) Delinquent	2,237,798	4,737,541	111.7	5,882,452	24.2	7,909,746	34.5	7,039,885	-11.0	
6 < 12 Mo (180-365 days) Delinquent	1,064,542	528,457	-50.4	4,094,976	674.9	1,516,255	-63.0	3,686,616	143.1	
12 Mo & Over (>=360 days) Delinquent	117,563	148,735	26.5	1,267,257	752.0	1,846,830	45.7	1,207,279	-34.6	
Total Del Loans - All Types >= 2 Mo (>= 60 Days)	3,419,903	5,414,733	58.3	11,244,685	107.7	11,272,831	0.3	11,933,780	5.9	
MBL DELINQUENCY RATIOS										
% MBL >= 1 Month Delinquent (All delinquency > = 30 days)	3.67	3.30	-10.1	5.01	51.9	6.06	21.0	4.94	-18.9	
% MBL >= 2 Mo (>= 60) Days Delinquent (Reportable delinquency)	1.92	2.18	13.1	3.84	76.3	3.61	-5.9	3.96	9.9	
MBL CHARGE-OFFS AND RECOVERIES:										
*Total MBL Charge Offs	1,476,780	2,566,581	73.8	1,768,922	-31.1	2,565,070	45.0	7,540,239	291.9	
*Total MBL Recoveries	10,338	11,499	11.2	1,190	-89.7	60,061	4,947.1	410,737	811.8	
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)										
% MBLs Agricultural Related >= 2 Mo(>= 60 Days) Delinquent (Reportable delinquency)	N/A	N/A		N/A		N/A		0		
MISCELLANEOUS MBL INFORMATION:										
Real Estate Loans also Reported as Business Loans	153,542,678	210,265,558	36.9	254,867,503	21.2	261,869,321	2.7	259,022,860	-1.1	
Construction & Development Loans Meeting 723.3(a)	3,302,648	5,810,062	75.9	6151753	5.9	4,631,002	-24.7	4,613,103	-0.4	
Number of Construction & Development Loans - 723(a)	4	12	200.0	14	16.7	13	-7.1	15	15.4	
Unsecured Business Loans Meeting 723.7(c)-(d)	957,609	758,884	-20.8	1,851,480	144.0	1,099,541	-40.6	1,073,737	-2.3	
Number of Unsecured Business Loans - 723.7(c)-(d)	233	224	-3.9	71	-68.3	26	-63.4	38	46.2	
Agricultural Related (NMBLB) ¹	215,819	120,508	-44.2	1,780,662	1,377.6	1,733,480	-2.6	1,864,198	7.5	
Number of Outstanding Agricultural Related Loans	6	5	-16.7	16	220.0	12	-25.0	16	33.3	
* Business Loans and Participations Sold	6,393,321	3,236,775	-49.4	5,197,400	60.6	3,269,986	-37.1	1,449,204	-40.9	
SBA Loans Outstanding	5,709,286	6,005,377	5.2	11,547,497	92.3	9,790,285	-15.2	7,261,380	-25.8	
Number of SBA Loans Outstanding	34	41	20.6	63	53.7	53	-15.9	33	-37.7	

¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003: * Amounts are year-to-date and the related % change ratios are annualized.

² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

12. MBLs

	Investments, Cash, & Cash Equivalents								
Return to cover			For Charter : N/A						
12/03/2013			Count of CU : 118						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ACS 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	39,757,392	12,599,193	-68.3	11,484,519	-8.8	30,397,615	164.7	14,024,335	-53.9
Held to Maturity 1-3 yrs	34,572,481	26,348,741	-23.8	68,799,741	161.1	34,259,619	-50.2	35,449,189	3.5
Held to Maturity 3-5 yrs	131,324,782	82,030,696	-37.5	68,020,619	-17.1	87,176,299	28.2	88,945,956	2.0
Held to Maturity 5-10 yrs	11,248,710	8,546,551	-24.0	19,784,565	131.5	17,990,752	-9.1	32,258,347	79.3
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	2,451,799	4,290,914	75.0	201,947	-95.3	2,953,677	1,362.6	6,572,471	122.5
TOTAL HELD TO MATURITY	219,355,164	133,816,095	-39.0	168,291,391	25.8	172,777,962	2.7	177,250,298	2.6
Available for Sale < 1 yr	115,176,671	230,699,021	100.3	296,660,707	28.6	330,214,080	11.3	260,992,003	-21.0
Available for Sale 1-3 yrs	305,200,288	522,719,166	71.3	681,310,002	30.3	741,393,519	8.8	554,333,171	-25.2
Available for Sale 3-5 yrs	474,468,220	604,555,262	27.4	729,379,598	20.6	615,415,656	-15.6	886,661,572	44.1
Available for Sale 5-10 yrs	69,743,941	132,948,424	90.6	125,818,715	-5.4	177,561,687	41.1	214,565,864	20.8
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	11,231,163	20,606,763	83.5	34,005,656	65.0	13,408,439	-60.6	15,954,844	19.0
TOTAL AVAILABLE FOR SALE	975,820,283	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6	1,932,507,454	2.9
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,519,831	4.7
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	19,519,831	4.7
Other Investments < 1 yr	1,228,954,217	1,045,081,832	-15.0	1,046,469,486	0.1	1,199,487,371	14.6	1,042,394,337	-13.1
Other Investments 1-3 yrs	393,987,884	391,244,532	-0.7	395,849,573	1.2	394,765,501	-0.3	374,188,930	-5.2
Other Investments 3-5 yrs	52,397,216	53,125,329	1.4	82,101,881	54.5	135,338,229	64.8	149,547,106	10.5
Other Investments 5-10 yrs	23,301,198	25,906,574	11.2	29,345,076	13.3	35,775,721	21.9	42,367,279	18.4
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	542,646	1,543,963	184.5	2,217,389	43.6	1,565,729	-29.4	1,594,823	1.9
TOTAL Other Investments	1,699,183,161	1,516,902,230	-10.7	1,555,983,405	2.6	1,766,932,551	13.6	1,610,092,475	-8.9

	Other Investment Information								
Return to cover		For Charter : N/A							
12/03/2013		Count of CU : 118							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							

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	Miscellaneous Information, Programs, Services								
Return to cover		For Charter : N/A							
12/03/2013		Count of CU : 118							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg
MEMBERSHIP:									
Num Current Members	1,234,734	1,230,680	-0.3	1,250,596	1.6	1,288,149	3.0	1,316,344	2.2
Num Potential Members	25,717,397	27,702,322	7.7	28,494,753	2.9	28,777,162	1.0	30,381,333	5.6
% Current Members to Potential Members	4.80	4.44	-7.5	4.39	-1.2	4.48	2.0	4.33	-3.2
* % Membership Growth	2.33	-0.33	-114.1	1.62	592.9	3.00	85.6	2.92	-2.8
Total Num Savings Accts	2,223,637	2,267,742	2.0	2,338,371	3.1	2,397,741	2.5	2,461,901	2.7
EMPLOYEES:									
Num Full-Time Employees	3,017	3,071	1.8	3,142	2.3	3,289	4.7	3,385	2.9
Num Part-Time Employees	411	422	2.7	410	-2.8	419	2.2	429	2.4
BRANCHES:									
Num of CU Branches	323	322	-0.3	326	1.2	308	-5.5	316	2.6
Num of CUs Reporting Shared Branches	26	27	3.8	28	3.7	29	3.6	31	6.9
Plan to add new branches or expand existing facilities	0	1	N/A	11	1,000.0	13	18.2	16	23.1
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,879,991,555	2,760,548,712	-4.1	2,828,157,187	2.4	3,585,595,476	26.8	2,756,358,503	2.5
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date (FCUs Only)	N/A	0		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Credit Programs):									
Business Loans	22	22	0.0	22	0.0	32	45.5	30	-6.3
Credit Builder	15	15	0.0	17	13.3	19	11.8	22	15.8
Debt Cancellation/Suspension	5	6	20.0	6	0.0	6	0.0	6	0.0
Direct Financing Loans	1	1	0.0	1	0.0	0	-100.0	0	N/A
Indirect Business Loans	6	6	0.0	7	16.7	9	28.6	9	0.0
Indirect Consumer Loans	29	31	6.9	30	-3.2	34	13.3	35	2.9
Indirect Mortgage Loans	7	9	28.6	9	0.0	10	11.1	10	0.0
Interest Only or Payment Option 1st Mortgage Loans	5	5	0.0	5	0.0	7	40.0	9	28.6
Micro Business Loans	11	11	0.0	10	-9.1	10	0.0	11	10.0
Micro Consumer Loans	11	11	0.0	13	18.2	13	0.0	13	0.0
Overdraft Lines of Credit	58	64	10.3	66	3.1	64	-3.0	64	0.0
Overdraft Protection	52	57	9.6	58	1.8	61	5.2	58	-4.9
Participation Loans	27	30	11.1	32	6.7	38	18.8	38	0.0
Pay Day Loans	10	12	20.0	13	8.3	15	15.4	15	0.0
Real Estate Loans	70	76	8.6	75	-1.3	84	12.0	85	1.2
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	64	70	9.4	73	4.3	75	2.7	80	6.7
Share Secured Credit Cards	23	24	4.3	26	8.3	27	3.8	29	7.4
Short-Term, Small Amount Loans (STS)	N/A	0		0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS									
(Other Programs):									
ATM/Debit Card Program	81	89	9.9	91	2.2	88	-3.3	88	0.0
Business Share Accounts	35	38	8.6	38	0.0	41	7.9	42	2.4
Check Cashing	60	64	6.7	64	0.0	62	-3.1	62	0.0
First Time Homebuyer Program	9	9	0.0	11	22.2	12	9.1	13	8.3
Health Savings Accounts	8	10	25.0	10	0.0	11	10.0	11	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	1	2	100.0	2	0.0	2	0.0	1	-50.0
Insurance/Investment Sales	28	30	7.1	30	0.0	33	10.0	33	0.0
International Remittances	11	11	0.0	12	9.1	12	0.0	17	41.7
Low Cost Wire Transfers	62	70	12.9	71	1.4	83	16.9	83	0.0
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	4	2	-50.0	2	0.0	4	100.0	4	0.0
Adjusted Retained Earnings Obtained through Business Combinations	2,874,594	2,741,933	-4.6	2,741,933	0.0	240,651	-91.2	240,651	0.0
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	21,481,513	22,711,522	5.7	22,307,173	-1.8	19,282,776	-13.6	20,347,071	5.5
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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	Information Systems & Technology									
Return to cover			For Charter :	N/A						
12/03/2013			Count of CU :	118						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally						
	Count of CU in Peer Group :			N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Sep-2013	% Chg	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0	
Vendor Supplied In-House System	74	73	-1.4	68	-6.8	66	-2.9	64	-3.0	
Vendor On-Line Service Bureau	45	45	0.0	49	8.9	47	-4.1	49	4.3	
CU Developed In-House System	1	1	0.0	1	0.0	0	-100.0	0	N/A	
Other	5	5	0.0	4	-20.0	4	0.0	4	0.0	
Electronic Financial Services										
Home Banking Via Internet Website	86	87	1.2	89	2.3	88	-1.1	89	1.1	
Audio Response/Phone Based	73	72	-1.4	72	0.0	71	-1.4	70	-1.4	
Automatic Teller Machine (ATM)	82	82	0.0	82	0.0	85	3.7	85	0.0	
Kiosk	6	6	0.0	6	0.0	6	0.0	7	16.7	
Mobile Banking	7	12	71.4	16	33.3	29	81.3	35	20.7	
Other	4	4	0.0	4	0.0	2	-50.0	3	50.0	
Services Offered Electronically										
Member Application	33	34	3.0	36	5.9	40	11.1	38	-5.0	
New Loan	44	45	2.3	44	-2.2	46	4.5	47	2.2	
Account Balance Inquiry	89	89	0.0	90	1.1	90	0.0	90	0.0	
Share Draft Orders	61	63	3.3	63	0.0	63	0.0	65	3.2	
New Share Account	21	21	0.0	21	0.0	23	9.5	24	4.3	
Loan Payments	82	84	2.4	85	1.2	82	-3.5	82	0.0	
Account Aggregation	11	12	9.1	12	0.0	13	8.3	14	7.7	
Internet Access Services	24	23	-4.2	25	8.7	26	4.0	27	3.8	
e-Statements	71	73	2.8	74	1.4	77	4.1	80	3.9	
External Account Transfers	14	15	7.1	18	20.0	22	22.2	26	18.2	
View Account History	91	91	0.0	92	1.1	91	-1.1	91	0.0	
Merchandise Purchase	5	5	0.0	5	0.0	5	0.0	5	0.0	
Merchant Processing Services	4	4	0.0	5	25.0	6	20.0	6	0.0	
Remote Deposit Capture	2	5	150.0	6	20.0	10	66.7	12	20.0	
Share Account Transfers	86	86	0.0	89	3.5	88	-1.1	88	0.0	
Bill Payment	61	64	4.9	67	4.7	68	1.5	71	4.4	
Download Account History	74	76	2.7	77	1.3	75	-2.6	76	1.3	
Electronic Cash	5	5	0.0	5	0.0	4	-20.0	5	25.0	
Electronic Signature Authentication/Certification	2	2	0.0	3	50.0	3	0.0	5	66.7	
Mobile Payments	N/A	N/A		N/A		N/A		5		
Type of World Wide Website Address										
Informational	13	12	-7.7	11	-8.3	11	0.0	11	0.0	
Interactive	8	8	0.0	8	0.0	3	-62.5	2	-33.3	
Transactional	79	80	1.3	83	3.8	86	3.6	88	2.3	
Number of Members That Use Transactional Website	356,542	400,852	12.4	427,547	6.7	479,889	12.2	516,931	7.7	
No Website, But Planning to Add in the Future	1	1	0.0	0	-100.0	0	N/A	0	N/A	
Type of Website Planned for Future										
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A	
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A	
Transactional	1	1	0.0	0	-100.0	0	N/A	0	N/A	
Miscellaneous										
Internet Access	119	119	0.0	118	-0.8	112	-5.1	114	1.8	
										17.IS&

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12/03/2013

CU Name: N/A

Peer Group: N/A

Graphs 1

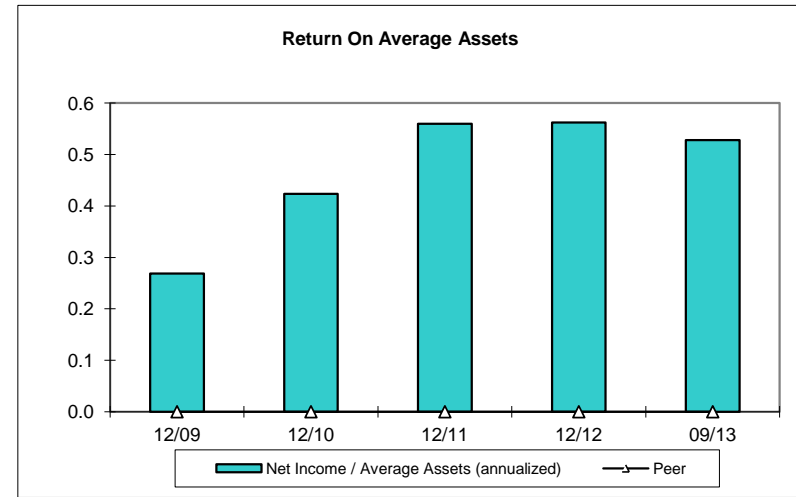
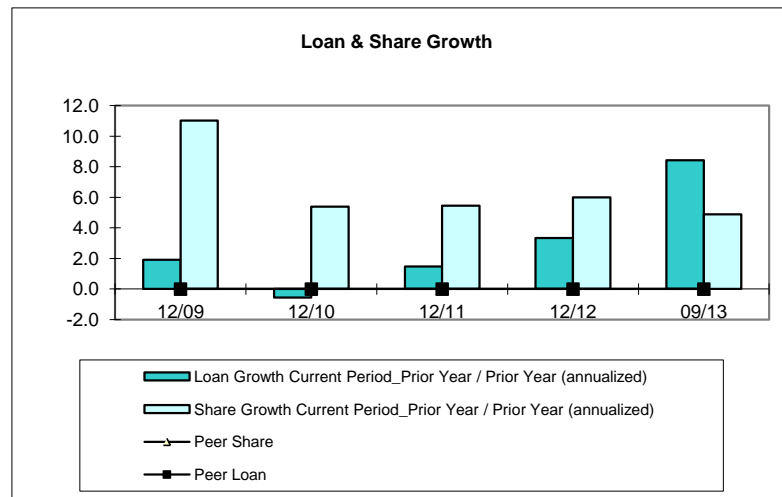
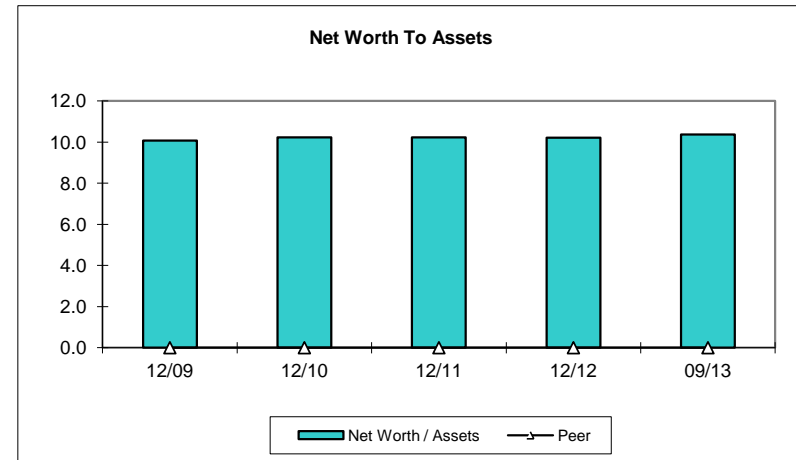
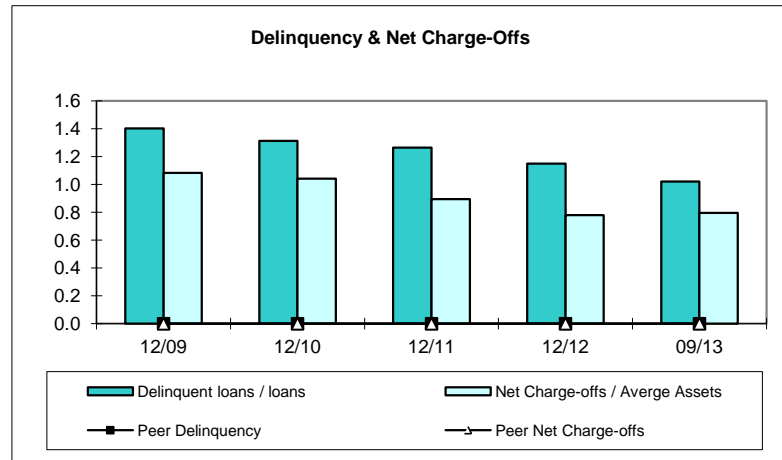
For Charter : N/A

Count of CU : 118

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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12/03/2013

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

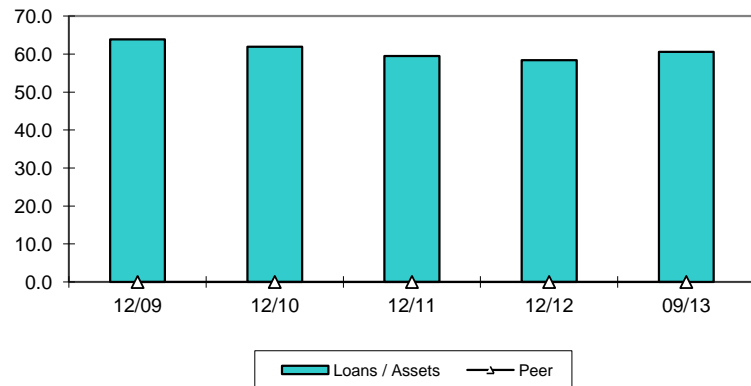
Count of CU : 118

Asset Range : N/A

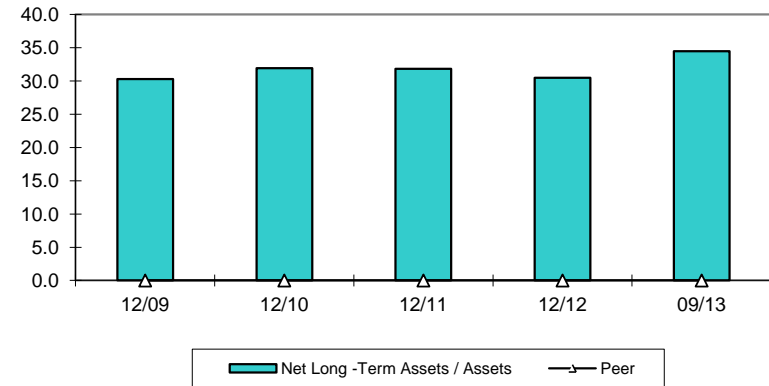
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

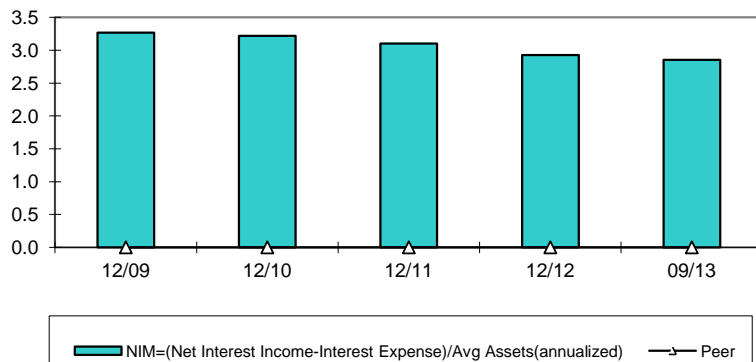
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

